

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	
	§	
PATTERSON 3RD, JOHN L.	§	Case No. 09-46667
PATTERSON, DOROTA	§	
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Frances Gecker, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth S. Gardner
219 S. Dearborn Street
7th Floor
Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 02/23/2012 in Courtroom 682,

United States Courthouse
219 South Dearborn Street
Chicago, Illinois 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 01/09/2012

By: _____

Frances Gecker
325 N. LaSalle Street
Suite 625
Chicago, IL 60654

**UNITED STATES BANKRUPTCY COURT
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In re:	§	
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PATTERSON 3RD, JOHN L.	§	Case No. 09-46667
PATTERSON, DOROTA	§	
	§	
Debtor(s)	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	15,003.21
and approved disbursements of	\$	4,927.70
leaving a balance on hand of ¹	\$	10,075.51

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Frances Gecker	\$ 2,250.30	\$ 0.00	\$ 2,250.30
Attorney for Trustee Fees: FRANK/GECKER LLP	\$ 6,217.50	\$ 4,867.50	\$ 1,350.00
Attorney for Trustee Expenses: FRANK/GECKER LLP	\$ 37.71	\$ 24.03	\$ 13.68
Other: INTERNATIONAL SURETIES, LTD.	\$ 17.08	\$ 17.08	\$ 0.00

Total to be paid for chapter 7 administrative expenses	\$	3,613.98
Remaining Balance	\$	6,461.53

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 238,832.80 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000002	Discover Bank	\$ 10,984.80	\$ 0.00	\$ 297.19
000003	Asset Acceptance, LLC assignee AMERICAN EXPRESS	\$ 31,593.64	\$ 0.00	\$ 854.75
000004	Real Time Resolutions, Inc.	\$ 44,117.19	\$ 0.00	\$ 1,193.57
000005	Chase Bank USA, N.A.	\$ 4,430.19	\$ 0.00	\$ 119.86
000006	Midland Credit Management, Inc.	\$ 618.50	\$ 0.00	\$ 16.73
000007	Florida Power Light Company	\$ 750.79	\$ 0.00	\$ 20.31
000008	American Express Centurion Bank	\$ 7,414.54	\$ 0.00	\$ 200.60
000009	American Express Bank, FSB	\$ 19,694.35	\$ 0.00	\$ 532.83

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000010	American Express Centurion Bank	\$ 8,201.79	\$ 0.00	\$ 221.90
000011	Federated Financial Corp of America	\$ 63,877.16	\$ 0.00	\$ 1,728.17
000012	Fia Card Services, NA/Bank of America	\$ 14,199.32	\$ 0.00	\$ 384.16
000013	Fia Card Services, NA/Bank of America	\$ 13,288.68	\$ 0.00	\$ 359.52
000014	Brown Bark III, LP	\$ 19,661.85	\$ 0.00	\$ 531.94

Total to be paid to timely general unsecured creditors \$ 6,461.53

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Frances Gecker

Chapter 7 Trustee

Frances Gecker
325 N. LaSalle Street
Suite 625
Chicago, IL 60654

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 John L. Patterson
 Dorota Patterson
 Debtors

Case No. 09-46667-JBS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ccabrales
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 62

Date Rcvd: Jan 10, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2012.

db/jdb
 14829175 +John L. Patterson, 3rd, Dorota Patterson, 2026 West Pierce, No. 8, Chicago, IL 60622-2560
 14829176 +Advanta Business Systems, PO Box 844, Spring House, PA 19477-0844
 14829180 Aegis, PO Box 10908, San Rafael, CA 94912-0908
 14829177 +American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
 14829177 +American Express, 777 American Expressway, Fort Lauderdale, FL 33337-0002
 16451849 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 16389769 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 14829184 +BAC Home Loans Servicing, 450 American Street, Simi Valley, CA 93065-6285
 14829191 ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306
 (address filed with court: BMW Financial Services, 5515 Parkcenter Circle, Dublin, OH 43017)
 14829185 Bank of America, P.O. Box 15726, Wilmington, DE 19886-5726
 14829188 +Bank of America, 8617 Innovation Way, Chicago, IL 60682-0086
 14829189 +Belmont Lofts Condo. Assoc., c/o Phoenix Rising Management Group, 946 W. Randolph, No. 200, Chicago, IL 60607-2238
 14829190 Blatt Hasenmiller Leibscher & Moore, 125 S. Wacker Dr., Suite 400, Chicago, IL 60606-4440
 14829192 +Brown Bark III, LP, c/o Smith Weik, LLC, 10 South LaSalle St., Suite 3702, Chicago, IL 60603-1047
 14829231 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406, WILMINGTON DE 19801-2920
 (address filed with court: WaMu, PO Box 660433, Dallas, TX 75266-0433)
 14924417 +COOK COUNTY TREASURER'S OFFICE, LEGAL DEPARTMENT, 118 NORTH CLARK STREET - ROOM 112, CHICAGO, IL 60602-1332
 14829193 Capital One, PO Box 6492, Carol Stream, IL 60197-6492
 14829195 Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
 14829197 +Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
 14829196 Chase Bank, P.O. Box 15153, Wilmington, DE 19886-5153
 16124494 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14829199 Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
 14829200 +City of Pompano Beach, PO Box 908, Pompano Beach, FL 33061-0908
 14829201 Cook County Treasurer, PO Box 4468, Carol Stream, IL 60197-4468
 14829202 +Countrywide Bank, NA, c/o CT Corporation Systems, 208 S. LaSalle St., Suite 814, Chicago, IL 60604-1101
 14829203 #Creditors Interchange, PO Box 2270, Buffalo, NY 14240-2270
 14829204 +Dependent Collection Service, PO Box 4833, Oakbrook, IL 60522-4833
 14829206 Dish Network, PO Box 105169, Atlanta, GA 30348-5169
 14829207 EMC Mortgage Corporation, PO Box 293150, Lewisville, TX 75029-3150
 14829210 +FIA Card Services, NA, c/o Freedman Anselmo Lindberg Rappe, PO Box 3228, Naperville, IL 60566-3228
 16462362 +Federated Financial Corp of America, 30955 Northwestern Highway, Farmington Hills, MI 48334-2589
 14829209 +Federated Financial Corp., 30955 Northwestern Hwy., Farmington, MI 48334-2589
 14829211 First Equity Card, P.O. Box 23029, Columbus, GA 31902-3029
 14829212 Fisher & Shapiro, LLC, 4201 Lake Cook Road, Chicago, IL 60602-1060
 16295110 Florida Power Light Company, Bankruptcy Department, 9520 W Flagler St, Miami, FL 33174
 14829214 ++HARRIS NA, 3800 GOLF RD SUITE 300, ROLLING MEADOWS IL 60008-4005
 (address filed with court: Harris, NA, Attn: Bankruptcy Dept., 3800 W. Golf Rd., Suite 300, Rolling Meadows, IL 60008)
 14829216 HSBC Card Services, PO Box 17051, Baltimore, MD 21297-1051
 14829215 Harris, NA, Attn: Bankruptcy Dept., Rolling Meadows, IL 60008
 14829217 JPMorgan Chase Bank, NA, f/k/a Washington Mutual, PO Box 1093, Northridge, CA 91328
 14829218 +Jutla Sanjay, 55 E. Jackson Blvd., 16th Fl., Chicago, IL 60604-4106
 14829219 +Kerry A. Walsh, Levenfeld Pearlstein, LLC, 2 N. LaSalle St., Suite 1300, Chicago, IL 60602-3709
 14829224 NCO Financial Systems, Inc., PO Box 15773, Wilmington, DE 19850-5773
 14829222 National City Bank n/k/a PNC, 1900 East Ninth Street, Cleveland, OH 44114-3484
 14829225 Online Collections, 2002 W. Fire Tower Rd., Winterville, NC 28590
 14829226 Partytime Productions, Inc., 2300 Windsor Court, Suite D, Addison, IL 60101-1491
 14829227 +Pierce & Associates, 1 N. Dearborn St., Suite 1300, Chicago, IL 60602-4373
 16091258 ++REAL TIME RESOLUTIONS INC, PO BOX 36655, DALLAS TX 75235-1655
 (address filed with court: Real Time Resolutions, Inc., 1750 Regal Row Dr. Ste 120, P.O. Box 36655, Dallas, TX 75235)
 14829228 +Real Time Resolutions, 1750 Regal Row, Dallas, TX 75235-2289
 14829229 +Savely Barkan, c/o Cohen Kenneth, 8074 N. Milwaukee Ave., Niles, IL 60714-2802
 14829230 +Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14829174 E-mail/Text: bkr@cardworks.com Jan 11 2012 03:09:49 Advanta Bank Corp., PO Box 30715, Salt Lake City, UT 84130-0715
 14829181 E-mail/Text: ebnbankruptcy@ahm.honda.com Jan 11 2012 03:08:54 American Honda Finance, 2170 Point Blvd., Suite 100, Elgin, IL 60123
 14829182 E-mail/Text: ebn@americollect.com Jan 11 2012 04:38:18 Americollect, Inc., 1851 S. Alverno Rd., Manitowoc, WI 54220

District/off: 0752-1

User: ccabrales
Form ID: pdf006

Page 2 of 3
Total Noticed: 62

Date Rcvd: Jan 10, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14829183 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jan 11 2012 03:08:26 Asset Acceptance, LLC,
PO Box 2036, Warren, MI 48090-2036
16084041 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jan 11 2012 03:08:26
Asset Acceptance, LLC assignee AMERICAN EXPRESS, PO Box 2036, Warren, MI 48090-2036
14829205 E-mail/PDF: mrdiscen@discoverfinancial.com Jan 11 2012 04:41:51 Discover Financial Services,
PO Box 15316, Wilmington, DE 19850
16082643 E-mail/PDF: mrdiscen@discoverfinancial.com Jan 11 2012 04:41:51 Discover Bank,
Dfs Services LLC, PO Box 3025, New Albany, OH 43054-3025
16470021 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 11 2012 04:21:48
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,
Oklahoma City, OK 73124-8809
14829213 +E-mail/Text: Bankruptcy@fpl.com Jan 11 2012 03:10:21 Florida Power & Light Company,
PO Box 025576, Miami, FL 33102-5576
14829220 +E-mail/Text: brenden.magnino@mcmcg.com Jan 11 2012 03:08:27 Midland Credit Management,
8875 Aero Drive, San Diego, CA 92123-2255
16224036 +E-mail/Text: brenden.magnino@mcmcg.com Jan 11 2012 03:08:27 Midland Credit Management, Inc.,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14829221 E-mail/PDF: jamiep@simmassociates.com Jan 11 2012 04:25:25 Midland Funding, LLC,
c/o SIMM Associates, Inc., PO Box 7526, Newark, DE 19714-7526

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14829178* +American Express, 777 American Expressway, Fort Lauderdale, FL 33337-0002
14829179* +American Express, 777 American Expressway, Fort Lauderdale, FL 33337-0002
16459472* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
14829194* Capital One, PO Box 6492, Carol Stream, IL 60197-6492
14829198* +Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
14829208* EMC Mortgage Corporation, PO Box 293150, Lewisville, TX 75029-3150
14829223* National City Bank n/k/a PNC, 1900 East Ninth Street, Cleveland, OH 44114-3484
14829187 ##+Bank of America, P.O. Box 17054, Wilmington, DE 19850-7054
14829186 ##Bank of America, PO Box 37291, Baltimore, MD 21297-3291
14829232 ##+Washington Mutual, PO Box 4180, Beaverton, OR 97076-4180

TOTALS: 0, * 7, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

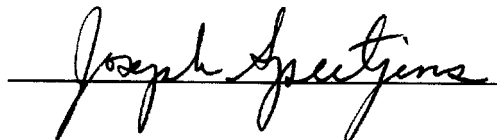
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2012

Signature:



District/off: 0752-1

User: ccabrales
Form ID: pdf006

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Total Noticed: 62

Date Rcvd: Jan 10, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2012 at the address(es) listed below:

Christopher M Brown on behalf of Creditor BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing LP northerndistrict@atty-pierce.com, cbrown@atty-pierce.com
David L Wisniewski on behalf of Debtor John Patterson wlawpc@hotmail.com
Frances Gecker fgecker@fgllp.com,
fgecker@ecf.epiqsystems.com;zzielinski@fgllp.com;csmith@fgllp.com
Josephine J Miceli on behalf of Creditor JPMorgan Chase Bank, National Association jmiceli@fisherandshapirolaw.com, BK_IL_Notice@fisherandshapirolaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
William G Cross on behalf of Trustee Frances Gecker wcross@fgllp.com, csmith@fgllp.com
Zane L Zielinski on behalf of Trustee Frances Gecker zzielinski@fgllp.com, csmith@fgllp.com;dortiz@fgllp.com;ccarpenter@fgllp.com

TOTAL: 7